

IN THE CLAIMS:

Please cancel claims 1-8, 17, 19 and 20, without prejudice, and please add new Claims 21-40 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-20. (Canceled)

Claim 21. (New) An apparatus for providing marketing material, advertising material, or promotional material, with account billing information or account statement information, comprising:

a memory device, wherein the memory device stores at least one of information regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, billing information, account statement information, marketing information, advertising information, and promotional information;

a processing device, wherein the processing device automatically detects a scheduled generation of at least one of an account bill, an account billing statement, and an account statement, regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, wherein the processing device at least one of automatically identifies and automatically selects at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement, and further wherein the processing device generates the at least one of marketing material, advertising material, and promotional material; and

an output device, wherein the output device outputs the at least one of marketing material, advertising material, and promotional material in hard copy form for physical mail delivery to an account holder along with at least one of an account bill, an account billing statement, and an account statement.

Claim 22. (New) The apparatus of Claim 21, wherein the processing device is at least one of an account billing computer, an account statement generating computer, an account administration computer, and an account management computer.

Claim 23. (New) The apparatus of Claim 21, wherein the at least one of marketing material, advertising material, and promotional material, generated by the processing device is pre-selected by at least one of an operator of the apparatus, a merchant, a vendor, an advertiser, a marketer, and a promoter.

Claim 24. (New) The apparatus of Claim 21, wherein the at least one of marketing material, advertising material, and promotional material, generated by the processing device is pre-selected by the account holder.

Claim 25. (New) The apparatus of Claim 21, further comprising:

a receiver, wherein the receiver receives information regarding at least one of marketing material, advertising material, and promotional material, which is pre-selected to be provided with the at least one of an account bill, an account

billing statement, and an account statement, wherein the information regarding the at least one of marketing material, advertising material, and promotional material, is transmitted from a communication device associated with at least one of a merchant, a vendor, an advertiser, a marketer, and a promoter.

Claim 26. (New) The apparatus of Claim 21, further comprising:

a receiver, wherein the receiver receives information regarding at least one of marketing material, advertising material, and promotional material, which is pre-selected to be provided with the at least one of an account bill, an account billing statement, and an account statement, wherein the information regarding the at least one of marketing material, advertising material, and promotional material, is transmitted from a communication device associated with the account holder.

Claim 27. (New) The apparatus of Claim 21, wherein the processing device utilizes at least one of demographic information and information regarding at least one of a spending habit, a past purchasing activity, and a leasing activity, in automatically identifying and automatically selecting the at least one of marketing material, advertising

material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement.

Claim 28. (New) The apparatus of Claim 21, wherein the at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement, contains at least one of identification information and tracking information.

Claim 29. (New) An apparatus for providing marketing material, advertising material, or promotional material, with account billing information or account statement information, comprising:

a memory device, wherein the memory device stores at least one of information regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, billing information, account statement

information, marketing information, advertising information, and promotional information;

a processing device, wherein the processing device automatically detects a scheduled generation of at least one of an account bill, an account billing statement, and an account statement, regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, wherein the processor at least one of automatically identifies and automatically selects at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement, and further wherein the processing device generates an account message containing the at least one of marketing material, advertising material, and promotional material, and the at least one of an account bill, an account billing statement, and an account statement; and

a transmitter, wherein the transmitter transmits the account message to at least one of a network computer as an e-

mail message or an electronic transmission or to a communication device associated with an account holder as at least one of an e-mail message, an instant messaging message, an electronic transmission, and a facsimile transmission.

Claim 30. (New) The apparatus of Claim 29, wherein the processing device is at least one of an account billing computer, an account statement generating computer, an account administration computer, and an account management computer.

Claim 31. (New) The apparatus of Claim 29, wherein the at least one of marketing material, advertising material, and promotional material, generated by the processing device is pre-selected by at least one of an operator of the apparatus, a merchant, a vendor, an advertiser, a marketer, and a promoter.

Claim 32. (New) The apparatus of Claim 29, wherein the at least one of marketing material, advertising material, and promotional material, generated by the processing device is pre-selected by the account holder.

Claim 33. (New) The apparatus of Claim 29, further comprising:

a receiver, wherein the receiver receives information regarding at least one of marketing material, advertising material, and promotional material, which is pre-selected to be provided with the at least one of an account bill, an account billing statement, and an account statement, wherein the information regarding the at least one of marketing material, advertising material, and promotional material, is transmitted from a communication device associated with at least one of a merchant, a vendor, an advertiser, a marketer, and a promoter.

Claim 34. (New) The apparatus of Claim 29, further comprising:

a receiver, wherein the receiver receives information regarding at least one of marketing material, advertising material, and promotional material, which is pre-selected to be provided with the at least one of an account bill, an account billing statement, and an account statement, wherein the information regarding the at least one of marketing material, advertising material, and promotional material, is transmitted from a communication device associated with the account holder.

Claim 35. (New) The apparatus of Claim 29, wherein the processing device utilizes at least one of demographic information and information regarding at least one of a spending habit, a past purchasing activity, and a leasing activity, in automatically identifying and automatically selecting the at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement.

Claim 36. (New) The apparatus of Claim 29, wherein the at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement, contains at least one of identification information and tracking information.

Claim 37. (New) The apparatus of Claim 29, wherein the account message contains at least one of a link and a hyperlink to at least one of a merchant, a provider, a vendor, a marketer, an advertiser, a promoter, and information pertaining to at least one of a good, a product, a service, a magazine, a periodical, and an entity, in the at least one of marketing material, advertising material, and promotional

material, to be provided with the at least one of an account bill, an account billing statement, and an account statement.

Claim 38. (New) The apparatus of Claim 29, wherein the account message contains at least one of video information and a video clip.

Claim 39. (New) The apparatus of Claim 29, wherein the account message contains at least one of audio information and an audio clip.

Claim 40. (New) A computer-implemented method for providing marketing material, advertising material, or promotional material, with account billing information or account statement information, comprising:

storing at least one of information regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, billing information, account statement information, marketing

information, advertising information, and promotional information;

automatically detecting a scheduled generation of at least one of an account bill, an account billing statement, and an account statement, regarding at least one of a credit card account, a debit card account, a bank account, a savings account, a checking account, a brokerage account, a utility account, a utility service account, a service account, a telephone account, a wireless communication account, and a subscription account, with a processing device;

automatically identifying and automatically selecting at least one of marketing material, advertising material, and promotional material, to be provided with the at least one of an account bill, an account billing statement, and an account statement, with the processing device;

generating the at least one of marketing material, advertising material, and promotional material, with the processing device; and

outputting or transmitting the at least one of marketing material, advertising material, and promotional

material, along with at least one of an account bill, an account billing statement, and an account statement, for physical mail delivery to an account holder or for electronic transmission to a communication device associated with an account holder.